



Capstone ISG, Inc.

## Valuation Report

### Owner Information

<b>Name:</b> Joshua Fields	<b>Date Entered:</b> 4/2/2020
<b>Street:</b> 410 W. Cleveland Ave.	<b>Date Calculated:</b> 4/7/2020
<b>City, State ZIP Code:</b> Ponca City, OK 74601	<b>Pricing Area:</b> OKEN8X_APR20
<b>Phone:</b> (580) 761-2725	<b>Seismic Zone:</b> 0
<b>Policy #:</b> BC003908	

### Property Information

<b>Name:</b> Joshua Fields	<b>Bldg #:</b>
<b>Street:</b> 410 W. Cleveland Ave.	<b>Contact:</b>
<b>City, State ZIP Code:</b> Ponca City, OK 74601	<b>E-mail:</b>
<b>Phone:</b>	

### Structure Information

<b>Primary Building:</b> Apartment / Condominium	<b>Quality:</b> Economy
<b>Square Feet:</b> 3,645	<b>Supporting Wall:</b> 100% Conventional Wood
<b>Year Built:</b> 1954	<b>Foundation Shape:</b> Simple Rectangle
<b>Number of Stories:</b> 2	<b>Foundation Type:</b> 100% Shallow Basement
<b>Average Story Height:</b> 8	<b>Basement Quality:</b> Minimal
<b>Below Grade Use:</b> 100%	<b>Property Slope:</b> None (0 - 15 degrees)
	<b>Subtotal:</b> \$358,190.00

**Total square footage of all buildings:** 3,645.00

**Cost per Sq. Ft.:** \$111.44

### Structural Options

<b>Primary Building:</b> Apartment / Condominium	<b>Exterior Wall Finish:</b> 100% Brick Veneer
<b>Roof Type:</b> Hip	<b>Roof Structure:</b> 100% Wood Frame
<b>Roof Material:</b> 100% Composition - 3 Tab	<b>Floor System:</b> 100% Wood Framing
<b>Interior Partition Walls:</b> 100% Drywall over Steel Studs	

### Features

<b>Primary Building:</b> Apartment / Condominium	
<b>Fire Suppression System</b>	100% Fire Sprinkler System
<b>Combination Heating and Air Conditioning</b>	100% Individual Residential Type Furnaces w/AC Units

### Cost Breakdown

Site Preparation:	\$3,103.77	Foundation:	\$23,027.04	Interior Footings:	\$2,151.24
Structure:	\$34,863.03	Exterior Finish:	\$69,462.66	Windows:	\$6,073.84
Roofing:	\$4,829.12	Electrical:	\$2,401.36	Plumbing:	\$42,179.08
Heating/AC:	\$49,594.64	Floor Covering:	\$5,508.94	Interior Finish:	\$76,574.06
Appliances:	\$15,667.28	General Conditions:	\$13,562.27	Lighting:	\$960.82

### Cost Breakdown for Additional Features

Fire Sprinkler System: \$8,230.42

**Estimated Replacement Cost (Calculated Value):**

**\$406,216.87**

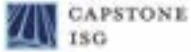
**Actual Cash Value (Calculated Value):**

**\$241,434.65**

Policy Number: BC003908

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GL-000162



**Capstone ISG, Inc.**

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## **Valuation Report**

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

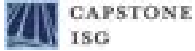
(Actual Cash Value equals replacement cost less depreciation)

The Replacement Cost figure represents the average estimated cost to rebuild this building after a total loss and includes such things as labor and materials to meet current building codes and general contractor profit and overhead for your location. The actual reconstruction costs for this building may differ from this figure due to changes in economic conditions, building contractor availability, and specific building contractor attributes. The estimate does not include costs for such items as excavation, land value or detached structures. This information is to be used for insurance purposes only and is provided on the condition and understanding that it represents only an estimate and that the provider is not responsible for good faith errors.

**LOSS RECAP**

Insured:	Joshua Fields	Policy No. :	BC003908
Property Address :	410 W. Cleveland Ave., Ponca City, OK 74601	Date of Loss :	3/25/2020
Mailing Address :		Catastrophe No. :	
Insured Tel. No. :	(580) 761-2725	Adj. File No. :	
Adjusting Company :	Capstone ISG	Adj. No. :	
Adj. Address :		Adj. Phone No. :	(804) 744-9600

Date Loss Assigned: 3/31/2020		Date Insured Contacted: 3/31/2020 10:00					Date Loss Inspected: 4/1/2020 11:30				
	Replacement Cost Loss	Recov. Depr.	Non-recov. Deprec.	ACV Loss	Deductible Applied	Insur. Carried Req. %	ACV Claim	Potential Suppl. Claim	RC Claim	RCV	Valuation ACV
Loc 4, Bldg 1	466,664.67	0.00	73,633.66	393,031.01	1,000.00	100	325,450.00	0.00	325,450.00	0.00	0.00
Other Structures	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
Contents	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00
TOTALS	\$466,664.67	\$0.00	\$73,633.66	\$393,031.01	\$1,000.00		\$325,450.00	\$0.00	\$325,450.00		


**Capstone ISG**


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13506 E Boundary Road  
 Ste A  
 Midlothian, VA 23112  
 (804) 744-9600

Insured: Joshua Fields  
 Property: 410 W. Cleveland Ave.  
 Ponca City, OK 74601

Home: (580) 761-2725

Claim Rep.: Kevin Wilson  
 Company: Capstone ISG

Business: (804) 744-9600  
 E-mail: kwilson@capstoneisg.com

Estimator: Terry W. Nichols  
 Company: Capstone ISG

Reference:  
 Company: None

**Claim Number:** 123391

**Policy Number:** BC003908

**Type of Loss:** Fire

Date Contacted: 3/31/2020 10:00 AM

Date of Loss: 3/25/2020 10:00 AM

Date Inspected: 4/1/2020 11:30 AM

Date Received: 3/31/2020

Date Entered: 4/2/2020 10:37 AM

Price List: OKEN8X\_MAR20  
 Restoration/Service/Remodel  
 Estimate: 2020-04-02-1036

Notice: This is a repair estimate only. The Insurance policy may contain provisions that will reduce any payments that might be made. This is not an authorization to repair. Authorization to repair or guarantee of payment must come from the owner of the property. No Adjuster or Appraiser has the authority to authorize repair or guarantee payment. The Insurer assumes no responsibility for the quality of repairs that might be made.

A copy of this document does not constitute a settlement of this claim. The figures enclosed herein are subject to the Insurance Company approval.

It is a crime to knowingly provide false, incomplete, or misleading information to an Insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.